

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on October 14, 2005 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Kevin Cornelius Williams
PO BOX 1004
Petersburg, VA 23804

Case Number:
05-41754-DOT

Social Security/Taxpayer ID Nos.:
xxx-xx-9753

Attorney for Debtor(s) (name and address):

Richard James Oulton
Affiliated Attorneys, Inc.
Attention Adrienne Martin
2430 C Southland Drive
Chester, VA 23831
Telephone number: (804) 796-1777

Bankruptcy Trustee (name and address):

Harry Shaia, Jr
Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294
Telephone number: (804) 747-0920

Meeting of Creditors:

Date: **November 15, 2005**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 600 E. Main St., Suite 120, Richmond, VA 23219**

All Debtors are requested to be present at this location one-half hour before their meeting to hear the Trustee's announcements and to view a video about the rights and responsibilities of Chapter 7 Debtors.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts:

January 17, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

1100 East Main Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: October 19, 2005

EXPLANATIONS

FORM B9A (12/037)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
– – Refer to Other Side for Important Deadlines and Notices – –	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-41754

User: harrella
Form ID: B9A

Page 1 of 1
Total Served: 18

Date Rcvd: Oct 20, 2005

The following entities were served by first class mail on Oct 22, 2005.

db +Kevin Cornelius Williams, PO BOX 1004, Petersburg, VA 23804-1004
aty +Richard James Oulton, Affiliated Attorneys, Inc., Attention Adrienne Martin,
2430 C Southland Drive, Chester, VA 23831-2365
tr +Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
7285942 +Affiliated Attorneys, 2430 C Southland Drive, Chester, VA 23831-2365
7285943 +Beneficial, PO 88000, Baltimore, MD 21288-0001
7285944 +Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
7285945 +Eric Taylor, Esq, #9 West Hundred Road, Chester, VA 23836-2501
7285946 +Fort Lee Federal Credit Union, 4495 Crossings Blvd., Prince George, VA 23875-1455
7285947 +Home Depot, PO Box 20483, Kansas City, MO 64195-0483
7285948 +Kraftsman FCU, PO 201, Hopewell, VA 23860-0201
7285949 +MRS Associates, 3 Executive Campus, Cherry Hill, NJ 08002-4114
7285950 +Onyx Acceptance, Dept 7613, Los Angeles, CA 90088-0001
7285951 +Parr & Abernathy, 701 W Broadway Street, Hopewell, VA 23860-2556
7285952 +Redline Recovery Services, 2350 North Forest Road, Getzville, NY 14068-1296
7285953 +T-Mobile, 10925 Otter Creek E Blvd, Mabelvale, AR 72103-1661
7285954 +United States Trustee, 11 S. 12th Street, Second Floor, Richmond, VA 23219-4053
7285955 +Victory of Richmond, c/o Fitzgerald Tomlin & McKeen, 9 West Hundred Road,
Chester, VA 23836-2501
7285956 +Washington Mutual Mortgage Co, PO BOX 830214, Baltimore, MD 21283-0214

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2005

Signature:

